



Flexible & Focused

Demand Deposit MarketplaceSM

FOR BANK TRUST/INVESTMENT DEPARTMENTS

Pressure on Bank Trust/Investment Departments to provide competitive and strategic cash sweep solutions has never been higher. Global credit worries, lack of yield in U.S. Treasuries, and money market mutual fund reform are the key drivers stoking this pressure. Investors are looking to their trust managers for a solution that addresses these issues and to provide additional value regarding their important cash positions.

Demand Deposit MarketplaceSM

Demand Deposit MarketplaceSM (DDM) is the most flexible, multi-million dollar FDIC insured cash management solution available. DDM provides high-value investors with millions of dollars in FDIC insurance coverage, daily liquidity, and a highly attractive yield. DDM is an ideal cash sweep option for investors seeking safety with the potential for competitive yield without increasing overall risk.

Benefits to Investors

Safety

- Millions in FDIC insurance
- Deposits up to the program maximum are guaranteed by the FDIC

Daily liquidity

- Cash is available daily

Decrease Portfolio Risk

- FDIC insurance eliminates the risks associated with money market funds
- Diversification of deposits among several FDIC insured banks reduces overall credit exposure

Benefits to Trust Department Managers

Attractive multi-million FDIC insured cash option for high value trust clients (individual/joint, retirement, corporate, IOLTA/IOLA, and public funds accounts)

- Ideal program to attract new clients and increase/retain existing client assets
- Clients understand FDIC insurance, which is outside the scope of money market mutual fund reform
- Trust managers have an easy to implement solution which unlocks additional value to the bank

Benefits to the Bank

- Utilization/monetization of investors' cash holdings as a reliable, stable funding source, which are treated more attractively than wholesale funding
- Ability to earn fee income

DDM—Quick Facts

Safety of FDIC Insurance

Provided by a network of FDIC insured U.S. banks

Liquidity

Daily liquidity

Rate

Highly competitive rate

Flexibility

Stable source of deposits to the bank

Online Access through DepositViewSM

View daily balances at all program banks

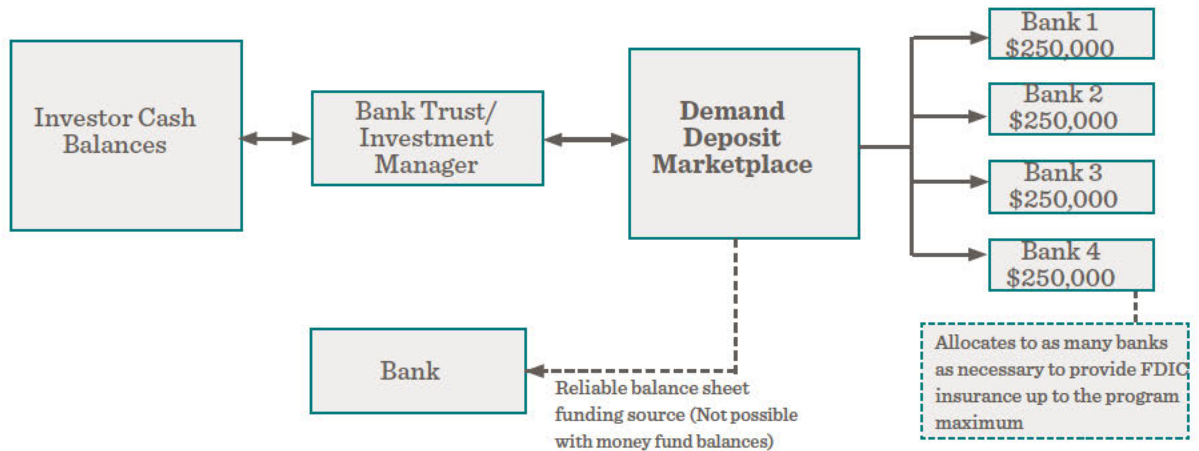
Administrator

Reich & Tang

How DDM Works

Cash balances in investor accounts are sent daily into the DDM program the same way cash balances are sent into money market mutual funds. With DDM, investor deposits are swept into the DDM program and are programmatically allocated into several FDIC insured banks within its network. By depositing no more than \$250,000 at each bank, investors are able to receive high levels of FDIC insurance up to the program maximum.

For example; an investor with \$10 million dollars in cash balances will have deposits allocated to at least 41 banks in the program ($\$250,000 \times 40 \text{ banks} = \10 million). The 41st bank is included to take additional deposits in excess of the \$10 million and to accommodate interest accruals.



DDM Benefits Versus Money Market Mutual Funds

- DDM provides investors with high levels of FDIC insurance that money market mutual funds and traditional bank DDA, MMDA, and CDs do not offer
- Attractive yield potential to improve portfolio returns and reduce overall risk
- FDIC insurance eliminates the risks associated with money market funds
- Money market mutual funds are off of banks' balance sheets, whereas through DDM the bank has access to a stable funding source that can be placed on balance sheet on any given day

For more information, please contact:

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Funds participating in the Demand Deposit Marketplace program are deposited into deposit accounts at participating banks, which are insured by the Federal Deposit Insurance Corporation (FDIC) for up to \$250,000 for each category of legal ownership, including any other balances you may hold directly or through other intermediaries, including broker-dealers. The total amount of FDIC insurance for your account depends on the number of banks in the program. If the balance in your account is greater than the FDIC insurance coverage in the program, any excess funds will not be insured. Please read the Program Terms and Conditions provided by your bank carefully before depositing money into the program and for other important customer disclosures and information. To assure your FDIC coverage, please regularly review banks in which your funds have been deposited, and notify your bank immediately if you do not want to allocate funds to a particular bank or banks. The Demand Deposit Marketplace program is administered by Reich & Tang Deposit Solutions, LLC.

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